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ABSTRACT

This guide is intended to assist those interested in developing and/or assessing consumer skills. It is an accompanyment to a separate collection of survey items (mostly in a multiple choice format) designed to assess seventeen-year-olds' consumer skills. It is suggested that the items can be used as part of an item pool, as an instructional tool, or as an assessment device. The consumer skills items are classified under eight major topics, each of which is divided into subtopics. The major topics are behavior, contracts, economics, energy, finances, mathematics, protection, and purchases. Behavior, for example, is divided into three subtopics: advertising, decision making, and shopping. Items classified as miscellaneous make up a ninth topic, and background questions constitute a tenth topic. All items are assigned numbers which refer to the topic/subtopic. Procedures used in assessing consumer skills are described. Appendix A lists the assessment developers and reviewers, and appendix B lists the items, topic classifications, answer keys, and timing information. (This guide is designed to accompany "Consumer Skills Items," CE 018 184.) (CSS)

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GUIDE TO AN ASSESSMENT OF CONSUMER SKILLS

by the
National Assessment of Educational Progress

Education Commission of the States
Suite 700, 1860 Lincoln Street
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August 1978

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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GUIDE TO AN ASSESSMENT OF CONSUMER SKILLS

Several recent National Assessment of Educational Progress (NAEP) surveys have investigated 17-year-olds' consumer skills. In the spring of 1977, National Assessment conducted a survey of the basic life skills of 17-year-olds, which included some consumer skills. As a result of the interest in that survey and in a 1973 survey of consumer mathematics ability, an expanded survey of 17-year-olds' consumer skills was administered in the spring of 1978. Concurrently with the consumer skills survey, National Assessment conducted a second mathematics assessment, which included items dealing with consumer mathematics skills.

To assist others interested in consumer skills and consumer education, National Assessment is making available the items used in its assessments of consumer skills. These items, which were administered only to 17-year-old students, were designed to measure the skills, knowledge and attitudes that students who are nearing the end of their high school experience have for dealing with consumer issues.

These items are available to be used in a variety of ways. They can go into an item pool that individual teachers can draw from; they can be used as instructional tools; they can be included in a classroomwide, schoolwide or districtwide assessment. Since there are over 175 items on diverse topics, you will probably wish to select items appropriate to your instructional programs and concerns. You might also decide to supplement a given area with additional items of your own.

Perhaps you will wish to compare your results with the nationwide results obtained by National Assessment. Results for all items included in this set of consumer skills exercises are planned for release in mid-1979 and will be available from National Assessment. Data are presently available for many of the items from the 1977 basic life skills assessment.[1]

Development of the Consumer Skills Survey

Consumer skills items administered in the basic life skills assessment concerned personal finance and consumer protection skills. When National Assessment staff decided to explore the possibility of conducting an expanded consumer skills assessment, consumer specialists indicated that a comprehensive assessment of consumer skills should include consumer behavior, economics and energy, in addition to personal finance and consumer protection.

Since the assessment of consumer skills was not a part of the regular National Assessment schedule, funds and time were insufficient to provide for the normal NAEP objectives- and item-development stages. The Office of Consumer Affairs in Washington suggested that a set of consumer objectives prepared by the Consumer Education Curriculum Development staff of the Duval County Public School System in Jacksonville, Florida, under a Title

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[1] Data for basic life skills items are found in *Basic Life Skills Results Manual* (Denver, Colo.: National Assessment of Educational Progress, 1978), $6.15. Approximately 50 of the items included here are from the basic life skills assessment. Data are not reported for 17 of these items since difficulties were encountered with response rates for these items. Items for which data are not available are indicated on the list of exercises found in Appendix B.

III grant, might serve as a guideline for the development of a consumer skills assessment. This set did not contain energy objectives; however, National Assessment had just completed the preparation of an energy knowledge assessment for young adults, and the NAEP staff felt that many of the items for young adults in the energy knowledge assessment would be appropriate for 17-year-olds. National Assessment decided to proceed with the development of an expanded consumer skills assessment based on the availability of the Duval County objectives, the National Assessment energy items and the NAEP staff's experience in developing consumer skills items in the basic life skills assessment.

The consumer skills exercises were developed and reviewed during the winter and spring months of 1976. Appendix A lists consultants involved in the development and review processes.

Some difficulties were encountered in developing the items. The Duval County objectives were curriculum rather than measurement objectives. They were stated in general terms, making it difficult to use them to create specific assessment exercises. The developers used the topics and general statements in the Duval County objectives as a guide in identifying important concepts and then turned to other consumer information sources — such as the Consumer Survival Kit published by the Maryland Center for Public Broadcasting — for ideas about critical day-to-day consumer situations to use for the content of specific items.

Several areas outlined for the consumer skills assessment, such as behavior and economics, had not been assessed before, and there was very little experience with developing suitable items for these areas. Development of the behavior area was particularly difficult, since it was necessary to create pencil-and-paper instruments that adequately assessed 17-year-olds' awareness of their own consumer behavior as well as their knowledge of the motivation and behavior of others.

Reviewers found that the majority of exercises developed to measure economics were too theoretical and reminiscent of the type of material that might be expected in a college economics course. The relationship between the economics questions and important day-to-day issues for 17-year-olds was not clear. The exercises were revised so that important economic concepts were more closely related to particular consumer problems. Certain items measuring essential concepts of general economic theory were retained.

As originally developed, the energy items focused upon knowledge about the individual's consumption of energy and did not measure awareness of commercial and industrial energy use. To cover this deficiency, exercises tapping knowledge about the utilization and control of energy sources by commercial and industrial organizations were added.

The items composing the consumer skills survey were examined by members of some of the country's larger school districts during a series of regional conferences conducted by National Assessment. These educators expressed some concerns about an assessment of consumer skills, stating that, while the concepts included in the items were important for 17-year-olds to understand, students might not do well because they had not been exposed to these concepts in school. Conference participants feared there would be pressure to add consumer skills instruction to the curriculum, feeling that the addition of another curriculum area might be a burden on school staff, and questioned whether the development of consumer skills should be the responsibility of the schools, of the parents or of the society as a whole.

By assessing 17-year-olds' consumer skills, National Assessment does not imply that teaching these skills is the sole responsibility of the schools or that consumer skills should be added to the schools' curricula. Assessment data are intended to provide information about young people's consumer skills that can

be used to evaluate future education needs.

The Consumer Skills Items

The consumer skills items are classified in eight major topics, each of which is broken into subtopics. Several items did not fit into the topics and thus are classified as miscellaneous; background questions constitute a 10th topic. Items in each topic or subtopic are not intended to be comprehensive or complete measures of that topic, nor are they intended to define limits on what could be included in a particular topic. Rather, the topics and subtopics simply represent a way of structuring the items. You might feel that an item would be more appropriate to another topic or subtopic, or that some items do not address the topics under which they are classified. Therefore, you may rearrange or regroup the items to fit your particular needs.

The topics and subtopics, and the number of items in each one, are listed below. A numerical code was assigned to each topic and subtopic; the appropriate code appears on each exercise in the loose-leaf set.

List of Topics and Subtopics Covered in Consumer Assessments

Topic	Subtopic	Number of Exercises
1.0 Behavior	1.1 Advertising	6
	1.2 Decision making	10
	1.3 Shopping	6
2.0 Contracts	2.1 Credit cards	4
	2.2 Installments	10
	2.3 Rental	5
	2.4 Warranties	2
	2.5 Wills	1
3.0 Economics	3.1 Business	1
	3.2 Employment	1
	3.3 Fluctuations	3
	3.4 Government policy	4
	3.5 Marketing	1
	3.6 Money and income	4
	3.7 Prices	3
	3.8 Supply and demand	4
	3.9 Taxes	4
4.0 Energy	4.1 Attitudes	4
	4.2 Conservation	4
	4.3 Consumption	7
	4.4 Control	2
	4.5 Sources	3
5.0 Finances	5.1 Banking	5
	5.2 Budgeting	2
	5.3 Cost calculation	1

List of Topics and Subtopics Covered in Consumer Assessments *(Continued)*

Topic	Subtopic	Number of Exercises
	5.4 Credit	3
	5.5 Insurance	7
	5.6 Investing	2
	5.7 Taxes	3
6.0 Mathematics		15
7.0 Protection	7.1 Consumer actions	5
	7.2 Legal actions	10
	7.3 Organizations	4
	7.4 Product safety	5
	7.5 Purchases	10
8.0 Purchases	8.1 Appliances	2
	8.2 Auto	4
	8.3 Burial	1
	8.4 Clothing	1
	8.5 Education	1
	8.6 Food	11
	8.7 Housing	3
	8.8 Information	1
	8.9 Health care	3
9.0 Miscellaneous	9.1 Nutrition	2
	9.2 Community resources	1
	9.3 Job information	2
10.0 Background Questions	10.1 Counsumer courses	1
	10.2 Behavior	1
	10.3 Economics	1
	10.4 Credit	1
	10.5 Protection	3
	10.6 Purchasing	1
	10.7 Records	1
	10.8 Savings and investing	1

Many of these items have multiple parts, so there are more questions than the number of items would indicate. Some or all parts of an item could be used, depending on your needs.

Items are presented in loose-leaf form for ease of sorting and duplicating. The set of items is ordered by topic and subtopic as listed above. The instructions and sample exercises used in the 1978 consumer skills survey are also included. A typical item as it appears in this set is shown on page 5.

The small printed number in the lower left corner is the item identification number. These numbers will be used to identify items when results are published. A "C" preceding this number means the item is from the 1978

consumer assessment; an "8" before the number means the item was included in the 1978 consumer assessment but was originally from the 1977 energy assessment; an "I" means the item is from the basic life skills assessment; a "5" means the item is from the 1978 mathematics assessment. The number above the identification number is the code showing the topic and subtopic to which the item has been assigned.

Sample Item

Here are some statements about advertising. Is each statement correct or incorrect?

		Correct	Incorrect	I don't know.
A.	Advertising may help increase sales and lower prices for a new product.	(1)	(2)	(3)
B.	Consumers have to pay for advertising in product prices.	(1)	(2)	(3)
C.	Only high quality products are advertised.	(1)	(2)	(3)
D.	Companies that advertise more always produce better products.	(1)	(2)	(3)
E.	Advertising information is sometimes misleading.	(1)	(2)	(3)
F.	Advertising often tries to imply large differences where there are only small differences.	(1)	(2)	(3)
G.	Advertising is sometimes used to increase loyalty to a brand of product.	(1)	(2)	(3)
H.	It is difficult for a new business to compete in an industry where large amounts of money are spent on advertising.	(1)	(2)	(3)
I.	Advertising can give people useful information.	(1)	(2)	(3)
J.	For some products, production costs are less than advertising costs.	(1)	(2)	(3)

1.1
C-120601-919-3

Nearly all of the items from the 1977 basic life skills assessment and the 1978 consumer skills survey are multiple-choice items and are designed to be answered using a separate answer sheet. Answer sheets are not provided with this set of items. Keys are shown in the list of exercises in Appendix B. About half the consumer mathematics items were multiple-choice; these exercises were designed to be answered on the exercise page. If answer sheets are to be used, response choices should be numbered consecutively from top to bottom so students will have a reference for the choices on their answer sheets.

Two consumer skills items, one basic life skills item and about half the consumer mathematics items are open-ended. Scoring guides, which show categories of correct and incorrect answers, are found following each open-ended item in the loose-leaf set.

Answers to open-ended items should be categorized according to the categories listed on the scoring guide and the number of responses in each category tallied. These numbers can then be used to calculate the percentage responding acceptably to the exercise. Scorers should be trained together so that they will use consistent criteria for placing responses in categories.

Response categories with numbers beginning with "1" are acceptable categories; those beginning with "2" are unacceptable categories and those beginning with "3" indicate "I don't know" responses.

Procedures Used in Assessing Consumer Skills

If you do plan to compare your results to National Assessment's, you should attempt to follow the procedures used by NAEP as closely as possible. These procedures are described below. The more closely you can duplicate the National Assessment procedures, the more valid will be your comparisons with the national results.

National Assessment measured achievement of 17-year-olds without regard to their grade levels. For the 1978 assessment, 17-year-olds were defined as those born between October 1, 1960, and September 30, 1961. For subsequent assessments, the age level would be defined in a similar fashion — for the 1979 assessment, 17-year-olds would include those born between October 1, 1961, and September 30, 1962; for the 1980 assessment, 17-year-olds would include those born between October 1, 1962, and September 30, 1963.

Surveys of 17-year-olds were conducted during March and April, when students would have completed the major part of their schooling for the year.

Data will also be provided for 17-year-olds in the 11th grade. Thus you could assess all 17-year-olds without regard to grade level; 17-year-olds in the 11th grade only; or 11th graders, but only compare results for that group of 11th graders who are 17. You can, of course, administer these items to any population you desire. While the items were developed for 17-year-olds, you might judge them appropriate for other ages or groups of students. Results for groups other than 17-year-olds, however, cannot be compared to national data.

National Assessment items are arranged in booklets for the students. Since the consumer skills items in this set are from several different assessments, some of which included items from learning areas other than consumerism, it will not be possible to present the items in the same order and context as in the NAEP surveys.

National Assessment designs exercise booklets that should take from 50 to 55 minutes to complete. Approximate times required for each entire exercise from the 1978 consumer skills and mathematics surveys are shown in Appendix B; timing information is not available for the basic life skills exercises. By using the times given, you can estimate how long it

will take to administer the items you have selected. Six items had parts deleted after the completion times were estimated; this should be taken into account when using timing information. Items that had parts deleted are indicated in the list in Appendix B.

Several methods were used to insure that students completed exercise booklets within the allotted time. For the 1978 consumer skills survey, introductory instructions were given on tape, and the time remaining was announced every eight minutes so that students were aware of how much time they had left. In the mathematics assessment a paced tape was used, which read the questions aloud to the students and allowed them a predetermined amount of time to respond to each question. In the basic life skills assessment instructions were read to the students by tape, and they were allowed to complete the items at their own speed. Some students failed to complete their booklets, resulting in unreliable data for items at the ends of the booklets.[2]

We suggest that you either read or tape instructions and then announce at regular intervals the time remaining. For stricter comparability with National Assessment procedures, you might wish to read the mathematics exercises to the students, but this is probably not necessary. The instructions and sample exercises used in the 1978 consumer survey are included at the front of the loose-leaf exercise set. These will probably need some modifications to be appropriate for the answer sheets you are using and your assessment conditions.

It was discovered after the assessment that, in some cases, changes in exercises would have made them clearer and easier to understand. Suggested changes are found in the list of items in Appendix B. If changes are made, results will not be directly comparable to National Assessment results for an exercise.

[2] Basic life skills items for which data are not available are indicated on the list in Appendix B.

In conducting its survey, National Assessment assessed a sample of 17-year-olds. You might wish to assess all your students or select a sample. If you do decide to use a sample, it should be chosen according to accepted sampling techniques. National Assessment will provide standard errors with its data to give an estimate of sampling variability.

Sources of Information on Consumer Education

In preparing the assessment of consumer skills, National Assessment's staff consulted a number of sources. Those that were found to be particularly useful are listed below.

Consumer News Inc., *Help: The Useful Almanac*. Washington, D.C.: June 1976.

Department of Consumer Affairs, *The Complete California Catalogue*. Sacramento, Calif.: State of California, 1976.

Household Finance Corporation, *Money Management Library*.

Jacques, Dr. Joseph W., *Consumer Education Bibliography* (2nd ed.), Upper Montclair, N.J.: The National Adult Education Clearinghouse/National Multimedia Center, Montclair State College.

Johannson, Francia Faust, *Consumer Survival Kit*. Owings Mills, Md.: Maryland Center for Public Broadcasting, 1976.

Lankford, Francis G., and Goe, William E., *Consumer Mathematics*. New York: Harcourt Brace Jovanovich, Inc., 1971.

Pennsylvania Department of Education, *Consumer Education Organization and Implementation*. Harrisburg, Pa.: Bureau of Curriculum Services, Division of Arts and Humanities, 1977.

Tennessee Statewide Consumer Education Program, *Consumer Education Reference*

Manual. Knoxville, Tenn.: Tennessee Statewide Consumer Education Program, The University of Tennessee, 1976.

The President's Committee on Consumer Interests, *Suggested Guidelines for Consumer Education Grades K—12.* Washington, D.C.: The President's Committee on Consumer Interests, 1970.

The University of the State of New York, *Consumer Problems of the Poor.* Albany, N.Y.: State Education Department, Bureau of Secondary Curriculum Development, 1974.

Tobin, Alexander, *Mathematics for Today.* New York: Oxford Book Company, Inc., 1975.

Yonkers Public Library, *Consumer Education Bibliography.* Yonkers, N.Y.: Yonkers Public Library, 1969.

APPENDIX A

DEVELOPERS AND REVIEWERS INVOLVED IN THE 1978 CONSUMER SKILLS ASSESSMENT

Special thanks are due the following people for contributing their time and expertise in the development and review of the consumer skills items:

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APPENDIX B

LIST OF ITEMS, TOPIC CLASSIFICATIONS, ANSWER KEYS AND TIMING INFORMATION

The consumer skills items in this appendix are listed by topic (behavior, contracts, economics, energy and so forth) and by subtopic under each topic. Items are arranged in the same order in the loose-leaf set. In addition to topic and subtopic, the following information is provided for each item:

- A short, general description of the item.
- The National Assessment identification number. This number will be useful for referring to results when they are published. The first number or letter in the identification number indicates the original assessment in which an item was administered.
  I = 1977 basic life skills survey
  C = 1978 consumer survey
  8 = 1977 adult energy assessment, included in 1978 consumer survey
  5 = 1978 mathematics survey
- An estimation of time required for students to complete the exercises from the 1978 consumer and mathematics survey. Some exercises have had parts deleted; times given are for the entire exercise, including deleted parts.
- An answer key giving the correct response choice. Some attitudinal items and background questions, which are keyed with asterisks (*), do not have correct responses and therefore do not include keys. Results will be reported for each response category on these items.
- Any notes about the exercises.

Response alternatives for the multiple-choice consumer mathematics items should be numbered consecutively beginning with "1" at the top in order to relate response alternatives to answer keys. Scoring guides for open-ended exercises appear on the page after an open-ended item. Response categories with numbers beginning with "1" are acceptable categories; those beginning with a "2" are unacceptable; and those beginning with a "3" indicate "I don't know" responses.

List of Exercises

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
1.0 Behavior	1.1 Advertising	Possible to be influenced by ad without realizing it?	C110203	17	1
	1.1 Advertising	5 statements: football player advertising cologne	C110204	65	A-2 B-2 C-1 D-1 E-2
	1.1 Advertising	5 statements: movie star advertising shampoo	C110205	65	A-1 B-1 C-2 D-2 E-2
	1.1 Advertising	Who is more likely to be influenced by commercials?	C110204	50	A-2 B-2
	1.1 Advertising	5 statements: television commercials	C110301	60	A-2 B-1 C-1 D-1 E-1
	1.1 Advertising	10 general statements about advertising	C120601	87	A-1 B-1 C-2 D-2 E-1 F-1 G-1 H-1 I-1 J-1
	1.2 Decision making	How John chooses shirts	C110102	50	3
	1.2 Decision making	How Jack chooses a radio	C110103	60	3
	1.2 Decision making	8 statements: why consumers might shop where prices higher	C110201	85	A-2 B-1 C-1 D-1 F-1 G-1 H-1 I-1
	(Part E deleted and not scored)				
	1.2 Decision making	4 statements: children as consumers	C110202	43	A-1 B-1 C-1 D-2

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	1.2 Decision making	4 statements: deciding about products	C110212	80	A-1 B-2 C-2 D-1
	1.2 Decision making	4 statements: shoppers' behavior	C110401	70	A-1 B-1 C-1 D-2
	1.2 Decision making	4 statements: household decision making	C110501	65	A-2 B-1 C-1 D-2
	1.2 Decision making	Most consumers use unit pricing	C110502	25	2
	1.2 Decision making	5 statements: how people decide what brand to buy	C110503	125	A-2 B-1 C-2 D-1 E-2
	1.2 Decision making	8 statements: reasons to save money	C130701	63	A-* B-* C-* D-* E-* F-* G-* H-*
	1.3 Shopping	8 statements: shopping behavior	I101005		A-* B-* C-* D-* E-* F-* G-* H-*
	1.3 Shopping	How often is price an indicator of quality	C110302	27	*
	1.3 Shopping	Reasons for buying car	C110601	30	*
	1.3 Shopping	Feelings about bargaining	C110602	40	*
	1.3 Shopping	6 statements: buying a bicycle	C130203	43	A-* B-* C-* D-* E-* F-*
	1.3 Shopping	5 statements: how consumers can protect themselves	C140405	75	A-* B-* C-* D-* E-*

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
2.0 Contracts	2.1 Credit cards	4 statements: who can get a credit card	I103003		A-2 B-2 C-1 D-1
	2.1 Credit cards	5 statements: credit card usage	I103009		A-1 B-1 C-2 D-1 E-1
	2.1 Credit cards	6 statements: credit card usage	I103014		A-1 B-2 C-1 D-2 E-2 F-2
	2.1 Credit cards	3 statements: bank credit cards	C130308	45	A-1 B-2 C-1
	2.2 Installments	5 statements: actions a lender can take	I103004		A-1 B-2 C-1 D-2 E-1
	(All parts -- data unreliable due to low response rates)				
	2.2 Installments	Furniture purchase on installments	I103007		A-2 B-2 C-2 D-1 E-3
	2.2 Installments	Obligations when canceling door-to-door contract	I103008		A-1 B-2
	(Part B -- data unreliable due to low response rates)				
	2.2 Installments	13 statements: information which must be stated in an installment contract	I103010		A-1 B-2 C-1 D-1 E-1 F-1 G-1 H-2 I-2 J-1 K-1 L-1 M-1
	(All parts -- data unreliable due to low response rates)				
	2.2 Installments	6 statements: installment contracts	I103013		A-1 B-1 C-2 D-1 E-1 F-1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	2.2 Installments	10 statements: information needed to get a loan	C130301	75	A-1 B-1 C-1 D-2 E-1 F-2 G-2 H-1 I-1 J-1
	2.2 Installments	3 statements: add-on contracts	C130304	70	A-1 B-1 C-2
	2.2 Installments	6 statements: installment charges	C130306	70	A-* B-* C-* D-* E-* F-*
	2.2 Installments	4 statements: contracts	C130505	45	A-1 B-2
	(Part C deleted and not scored)				D-2
	2.2 Installments	5 statements: how to cancel door-to-door contract	C140404	80	A-2 B-1 C-2 D-2 E-2
	2.3 Rental	4 statements: tenant's rights	I103017		A-2 B-1 C-2
	(All parts -- data unreliable due to low response rates)				D-1
	2.3 Rental	4 statements: rental security deposits	I103018		A-2 B-1 C-2
	(All parts -- data unreliable due to low response rates)				D-1
	2.3 Rental	3 statements: rental agreements	I103019		A-2 B-2 C-1
	2.3 Rental	Why require security deposit?	I503015		2
	2.3 Rental	6 statements: renting	C130503	70	A-1 B-2 C-1 D-1 E-2 F-2

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	2.4 Warranties	5 statements: conditions covered by given warranty	I104005		A-2 B-1 C-2 D-2 E-2
	(Parts B, C, D, E -- data unreliable due to low response rates)				
	2.4 Warranties	6 statements: warranties	C130504	55	A-1 B-1 C-2 D-2 E-2 F-1
	2.5 Wills	Will for Mary's parents	I601008		4
	(Data unreliable due to low response rates)				
3.0 Economics	3.1 Business	5 statements: private American business	C120402	68	A-1 B-2 C-1 D-2 E-1
	3.2 Employment	Who is responsible for maintaining full employment? NOTE: The Full Employment Act of 1948 assigns this responsibility to the government.	C120803	28	1
	3.3 Fluctuations	What is inflation?	C120202	45	1
	3.3 Fluctuations	Who will benefit in period of rapidly rising prices?	C120203	45	2
	3.3 Fluctuations	Who is hurt most by inflation?	C120205	27	2
	3.4 Government policy	9 statements: Social Security	I100003		A-1 B-1 C-2 D-1 E-2 F-1 G-1 H-1 I-1
	3.4 Government policy	How does a large store of grain effect prices?	C120802	40	3
	3.4 Government policy	Are government regulations necessary?	C120804	18	*

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	3.4 Government policy	7 statements: federal benefits	C120901	80	A-1 B-2 C-2 D-2 E-2 F-2 G-1
	3.5 Marketing	4 statements: cost of sundaes	C120602	63	A-2 B-1 C-1 D-2
	3.6 Money and income	What items do American families spend most on?	C120001	25	3
	3.6 Money and income	Major source of Americans' income	C120002	35	4
	3.6 Money and income	What describes value of dollar?	C120102	35	3
	3.6 Money and income	5 statements: problems of low-income consumers	C140301	60	A-1 B-1 C-1 D-1 E-1
	3.7 Prices	What does consumer price index mean?	C120201	50	4
	3.7 Prices	4 statements: effects of general rise in prices	C120204	50	A-1 B-1 C-2 D-1
	3.7 Prices	What is usually strongest force keeping prices low?	C120501	38	2
	3.8 Supply and demand	What happens to price of bicycles if demand up?	C120302	60	4
	3.8 Supply and demand	What happens to orange juice price if orange supply down?	C120701	40	1
	3.8 Supply and demand	Result of increased competition	C120702	45	1
	3.8 Supply and demand	What happens to bread price if wheat sold to other countries?	C120801	40	1
	3.9 Taxes	Which is largest payroll deduction?	I100002		1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	3.9 Taxes	11 statements: which institutions tax supported?	C120903	85	A-1 B-2 C-1 D-1 E-2 F-2 G-1 H-2 I-1 J-1 K-2
	3.9 Taxes	What tax provides most revenue for federal government?	C120904	25	1
	3.9 Taxes	Records needed for tax purposes	C120905	40	4
4.0 Energy	4.1 Attitudes	6 statements: energy problems in the U.S.	8-A41A01	55	A-* B-* C-* D-* E-* F-*
	4.1 Attitudes	4 statements: influence on energy problems	8-A42A01	50	A-* B-* C-* D-*
	4.1 Attitudes	4 statements: energy tax incentives	8-A45A01	55	A-* B-* C-* D-*
	4.1 Attitudes	9 statements: contributing factors--energy problem	C150005	110	A-* B-* C-* D-* E-* F-* G-* H-* I-*
	4.2 Conservation	How would most gasoline be saved?	8-A32C02	60	A-1 B-2
	4.2 Conservation	How many usually travel ½ mile or less?	8-A46A02	35	*
	4.2 Conservation	Which conservation measures save most energy?	C150003	35	2
	4.2 Conservation	Which activity would save most energy?	C150004	35	3

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	4.3 Consumption	Which transportation costs most money?	I101002		1
	4.3 Consumption	Which does not use fossil fuel?	8-A13C03	25	1
	4.3 Consumption	What uses largest share of U.S. energy?	8-A22C01	26	4
	4.3 Consumption	What % of energy used in homes?	8-A31C01	28	3
	4.3 Consumption	Which consumes most energy?	8-A31C03	51	A-4 B-2
	4.3 Consumption	Which affects gasoline car uses most?	8-A32C03	33	1
	4.3 Consumption	What % of energy used by industry?	C150018	30	4
	4.4 Control	Who owns power plants?	8-A23C03	29	3
	4.4 Control	Do power companies earn profits?	C150023	17	1
	4.5 Sources	Sources of energy	8-A12C03	43	A-1 B-3
	4.5 Sources	Energy source for electricity	8-A12C04	32	3
	4.5 Sources	When we run out of oil and gas, why can't we use electricity?	8-C63C10	55	1
5.0 Finances	5.1 Banking	Greatest return on savings	I103011		2
	5.1 Banking	Largest return on $1,000	I103015		4
	(Data unreliable due to low response rates)				
	5.1 Banking	Save to get extra money	I103016		1
	(Data unreliable due to low response rates)				
	5.1 Banking	7 statements: checking accounts	C130101	70	A-1 B-1 C-1 D-1 F-1 G-2
	(Part E deleted and not scored)				
	5.1 Banking	4 statements: savings accounts	C130703	58	A-1 B-2 C-2 D-1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	5.2 Budgeting	Mike's budget	I101003		3
	5.2 Budgeting	Redecorating room: items to buy	I102001		A-2 B-1 C-2 D-1 E-1 F-1 G-2 H-1
	5.3 Cost calculation	Money saved by making dress	I101001		4
	5.4 Credit	4 statements: using credit and borrowing money	I103005		A-1 B-2 C-2
	(All parts -- data unreliable due to low response rates)				D-1
	5.4 Credit	Which usually chargest highest interest?	C130305	25	3
	5.4 Credit	5 statements: buying TV on credit	C130702	68	A-1 C-2 D-1
	(Part B deleted and not scored)				E-1 F-1
	5.5 Insurance	8 statements: automobile coverage	I104010		A-3 B-4
	NOTE: National Assessment will not be reporting results for Part A of this item because the question is incorrectly worded. "Injured person" should have read "insured person." We recommend that you make this correction if the item is used.				C-1 D-2 E-3 F-2 G-4 H-1
	5.5 Insurance	5 statements: life insurance	I104011		A-2 B-2 C-1 D-1 E-2
	5.5 Insurance	5 statements: health insurance	I202002		A-2 B-1 C-2 D-1 E-2 F-1
	5.5 Insurance	5 statements: health insurance	C130601	75	A-1 B-2 C-1 D-2 E-2
	NOTE: Part E would be a better question if word "comparable" were added before "individual health insurance plans."				
	(Part F deleted and not scored)				

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	5.5 Insurance	What does automobile collision insurance pay for?	C130603	35	1
	5.5 Insurance	4 statements: no-fault insurance	C130604	60	A-2 B-1 D-2 E-2
	(Part C deleted and not scored.)				
	5.5 Insurance	What is a deductible clause?	C130605	45	1
	5.6 Investing	How much will stock be worth in five years?	C130801	28	4
	5.6 Investing	Risk involved with common stock	C130805	30	2
	5.7 Taxes	4 statements: where get help with taxes?	I100001		A-1 B-2 C-1 D-1
	5.7 Taxes	Agencies which provide tax help	I100004		1
	5.7 Taxes	Use of federal tax table	I500050		4
	(Data unreliable due to low response rates.)				
6.0 Mathematics		Add recipe ingredients	5-A31341	38	3
		Add restaurant costs	5-A32544	30	2
		Vacuum cleaner -- percent discount	5-A47244	42	3
		Cost of bottle of cola	5-A60942	47	open-ended see scoring guide
		How much were installment payments?	5-A92944	58	open-ended see scoring guide
		Read graph on unemployment	5-A93544	110	A-2 B-2 C-2
		Total cost -- tune-up special	5-A93944	64	open-ended see scoring guide
		How much left in savings after purchase?	5-B20542	62	4
		How many lbs. ground beef in package?	5-B25242	116	open-ended see scoring guide

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
		Use electricity bill	5-C30011	58	open-ended see scoring guide
		Comparing cost per square foot in house	5-C30012	65	open-ended see scoring guide
		Roast cooked 20 minutes per pound	5-D92442	56	open-ended see scoring guide
		Comparing measurements	5-E10003	84	A-2 B-1 C-2 D-2 E-1
		Reading circle graph	5-E32346	77	A-4 B-1 C-1
		Cubic feet of concrete needed	5-K53003	39	open-ended, see scoring guide
7.0 Protection	7.1 Consumer actions	Steps to take in complaining about a product	I104012		4
	7.1 Consumer actions	Complaint about dry cleaning	I601004		A-2 B-open ended C-open ended D-open ended, see scoring guide E-* F-*
	7.1 Consumer actions	3 statements: consumer problems	C140101	50	A-1 B-1 C-1
	7.1 Consumer actions	Need for consumer education	C140201	49	A-* B-*
	7.1 Consumer actions	7 statements: would you complain in these situations?	C140403	80	A-* B-* C-* D-* E-* F-* G-*
	7.2 Legal actions	Keep unsolicited mailed articles?	I102011		1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	7.2 Legal actions	5 statements: small claims court	I104001		A-2 B-1 C-2 D-2 E-1
	(All parts -- data unreliable due to low response rates.)				
	7.2 Legal actions	Failure to receive mail order	I104013		1
	7.2 Legal actions	5 statements: tenant rights	I401006		A-2 B-1 C-2 D-* E-1
	(Part D -- appropriate answers vary across country. All parts -- data unreliable due to low response rates.)				
	7.2 Legal actions	Purpose Legal Aid Society	I601014		1
	7.2 Legal actions	What to do if can't afford lawyer	I601015		2
	(Data unreliable due to low response rates.)				
	7.2 Legal actions	Gloria needs job	I708001		2
	(Data unreliable due to low response rates.)				
	7.2 Legal actions	"Truth of lending" law	C130307	55	1
	7.2 Legal actions	9 statements: right to know--medical	C130507	95	A-1 B-1 C-2 D-1 E-1 F-1 G-1 H-1 I-2
	7.2 Legal actions	9 statements: legal sales activities	C140501	95	A-1 B-1 C-2 D-2 E-1 F-2 G-1 H-1 I-1
	7.3 Organizations	Marian not hired	I708008		3
	(Data unreliable due to low response rates.)				
	7.3 Organizations	Consumer Union	C140401	35	2
	7.3 Organizations	6 statements: Better Business Bureau	C140402	65	A-2 B-1 C-2 D-1 E-2 F-1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	7.3 Organizations	Identify federal agencies	C140502	95	A-1 B-4 C-2 D-3 E-6 F-5
	7.4 Product safety	4 statements: safe electrical appliance	I101004		A-2 B-2 C-1 D-2
	7.4 Product safety	4 statements: clothing and fabric labelling	I102016		A-1 B-2 C-2 D-1
	7.4 Product safety	Label -- flammability standards	I102017		4
	(Data unreliable due to low response rates.)				
	7.4 Product safety	4 statements: Consumer Product Safety Commission	C140504	52	A-1 B-1 C-2 D-1
	7.4 Product safety	8 statements: flammable liquids	C140601	85	A-2 B-2 C-1 D-2 E-2 F-2 G-2 H-2
	7.5 Purchases	Deceptive advertising	I102006		1
	7.5 Purchases	Hair-dryer bait-and-switch	I102007		1
	(Data unreliable due to low response rates.)				
	7.5 Purchases	Car repair	I102009		2
	(Data unreliable due to low response rates.)				
	7.5 Purchases	Furnace repairs	I104002		2
	7.5 Purchases	4 statements: cancelling record club	I104004		A-2 B-1 C-2 D-1
	7.5 Purchases	6 statements: protect consumer rights at supermarket	I104009		A-2 B-1 C-2 D-1 E-1 F-2

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	7.5 Purchases	Extra long distance telephone charges	I604001		1
	7.5 Purchases	5 statements: joining a book club	C130204	115	A-2 B-3 D-2 E-3 F-3 G-2
	(Part C deleted and not scored)				
	7.5 Purchases	5 statements: repair of appliances	C130501	60	A-1 B-1 C-1 D-2 E-1
	7.5 Purchases	5 statements: car repair	C130502	52	A-2 B-1 C-1 D-1 E-2
8.0 Purchases	8.1 Appliances	9 statements: vacuum cleaner purchase	C130206	75	A-1 B-2 C-1 D-1 E-2 F-1 G-1 H-1 I-2
	8.1 Appliances	8 statements: purchasing major appliances	C130401	100	A-2 B-2 C-1 D-1 E-2 F-2 G-2 H-2
	8.2 Auto	11 statements: evaluating used car	I102018		A-1 B-1 C-2 D-1 E-2 F-2 G-1 H-1 I-1 J-2 K-1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	8.2 Auto	9 statements: buying a used car	C130210	92	A-2 B-1 C-1 D-1 E-1 F-1 G-1 H-1 I-1
	8.2 Auto	7 statements: financing an automobile	C130302	75	A-1 B-1 C-2 D-2 E-2 F-2 G-1
	8.2 Auto	E.P.A. mileage estimates	C140503	35	3
	8.3 Burial	7 statements: death and burial	C130205	90	A-2 B-1 C-1 D-2 E-1 F-2 G-2
	8.4 Clothing	6 statements: clothing	C130209	70	A-2 B-1 C-1 D-1 E-1 F-2
	NOTE: Answer to part B should be reviewed in light of conditions in your community.				
	8.5 Education	7 statements: vocational schools	C130506	80	A-1 B-2 C-2 D-2 E-1 F-1 G-2
	8.6 Food	10 statements: federal packaging laws	I102013		A-1 B-1 C-2 D-1 E-2 F-1 G-2 H-1 I-2 J-1

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	8.6 Food	How to look for food bargains	I102014		4
	(Data unreliable due to low response rates.)				
	8.6 Food	8 statements: food buying considerations	I201012		A-1 B-2 C-1 D-1 E-1 F-1 G-2 H-1
	8.6 Food	Which food would usually cost the least?	I501014		A-1 B-2 C-1 D-1 E-1 F-2 G-2 H-2
	8.6 Food	Price as guide to quality	C110208	33	2
	8.6 Food	Size of package	C110303	31	3
	8.6 Food	Information on better buy	C130201	30	3
	8.6 Food	Meaning of unit pricing	C130202	53	2
	8.6 Food	4 statements: store brand groceries	C130207	47	A-1 B-2 C-1 D-1
	8.6 Food	9 statements: shopping effectively	C130208	70	A-1 B-2 C-1 D-2 E-1 F-1 G-2 H-2 I-2
	8.6 Food	Best buy -- potato chips	C130211	45	2
	8.7 Housing	3 statements: buying a house	C130303	70	A-1 B-2 C-1
	8.7 Housing	7 statements: renting	C130803	75	A-1 B-2 C-1 D-1 E-2 F-2 G-2
	(NOTE: B and F should be considered carefully. B might be accurate in some situations; same with F.)				

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
	8.7 Housing	3 statements: mobile homes	C130804	55	A-1 B-2 C-2
	8.8 Information	Magazine telling product quality	I102012		3
	8.9 Health care	4 statements: saving money on prescriptions	I102015		A-2 B-1 C-2 D-1
	8.9 Health care	12 statements: choosing a doctor	I202005		A-* B-* C-* D-* E-* F-* G-* H-* I-* J-* K-* L-*
	8.9 Health care	6 statements: health care information	I601013		A-2 B-1 C-2 D-1 E-2 F-2
9.0 Miscellaneous	9.1 Nutrition	Most nutrition needs	I501016		A-4 B-1
	(Data unreliable due to low response rates.)				
	9.1 Nutrition	Which has fewer calories	I501021		A-1 B-1 C-2 D-2 E-2 F-1 G-2
	9.2 Community resources	4 sources: free furniture	I601011		A-1 B-2 C-2 D-2
	9.3 Job information	Printed information on job market	I702004		4
	9.3 Job information	5 statements: sources of job information	I705009		A-1 B-2 C-1 D-2 E-2

Topic	Subtopic	General Description	NAEP I.D. No.	Estimated Time in Seconds	Key
10.0 Background Questions	10.1 Consumer courses	Courses taken	C160001	50	A-* B-* B-open ended, see scoring guide
	10.2 Behavior	Sources-learning about consumer behavior	C160002	45	A-* Ba-* b-* c-* d-* e-*
	10.3 Economics	Sources -- learn about economics	C160003	40	A-* Ba-* b-* c-* d-* e-*
	10.4 Credit	Sources -- learn about credit	C160004	40	A-* Ba-* b-* c-* d-* e-*
	10.5 Protection	Sources -- avoid being cheated	C160007	40	A-* Ba-* b-* c-* d-* e-*
	10.5 Protection	Sources -- protect self unsatisfactory goods	C160008	40	A-* Ba-* b-* c-* d-* e-*
	10.5 Protection	Ever used consumer private agency? Which one?	C160010	20	A-* B-open ended, see scoring guide
	10.6 Purchasing	Sources -- comparing prices	C160005	40	A-* Ba-* b-* c-* d-* e-*
	10.7 Records	Keep written expense records?	C160009	10	*
	10.8 Saving and investing	Sources -- saving and investing	C160006	35	A-* Ba-* b-* c-* d-* e-*